

# Cummington Council on Aging

## February 2020 Newsletter



Cummington Council on Aging  
 P.O. Box 95, 33 Main St.  
 Cummington, MA 01026

Chrisoula Roumeliotis  
 413-634-2262  
[coa@cummington-ma.gov](mailto:coa@cummington-ma.gov)  
 Office Hours: Tues. & Thurs. 9am-1pm

### February Calendar of Events

<u>Monday</u>	<u>Tuesday</u>	<u>Wednesday</u>	<u>Thursday</u>	<u>Friday</u>
<b>3</b> <b>Veteran's Agent</b> 9:00-11:00  <b>Exercise Class</b> 9:30-10:30  <b>Coffee Hour</b> 10:45-11:45  <b>Needlework Group</b> 1:00-4:00	<b>4</b>	<b>5</b>	<b>6</b> <b>Exercise Class</b> 9:30-10:30  <b>COA Board Meeting</b> 11:00	<b>7</b>
<b>10</b> <b>Exercise Class</b> 9:30-10:30  <b>Coffee Hour</b> 10:45-11:45  <b>Needlework Group</b> 1:00-4:00	<b>11</b> <b>Living Fully, Aging Gracefully</b> 1:00-3:00 in Library Room	<b>12</b> <b>Ladies Lunch Bunch</b> Snack Bar (Haydenville) Meet at church parking lot at 11:15 to carpool	<b>13</b> <b>Exercise Class</b> 9:30-10:30  <b>Coffee Hour</b> 10:45-11:45	<b>14</b> <b>Friday Night Café</b> at the Village Church 7:00-9:00 pm  <i>Valentine's Day                      Young Performers                      Talent Show &amp;                      Caravan of Fools</i>
<b>17</b> <b>Exercise Class</b> 9:30-10:30  <b>Coffee Hour</b> 10:45-11:45  <b>Needlework Group</b> 1:00-4:00	<b>18</b> <b>Blood Pressure Clinic</b> 11:30-12:00  <b>Potluck Luncheon</b> 12:00  Performance by Burnsie	<b>19</b>	<b>20</b> <b>Exercise Class</b> 9:30-10:30  <b>Coffee Hour</b> 10:45-11:45	<b>21</b>
<b>24</b> <b>Exercise Class</b> 9:30-10:30  <b>Coffee Hour</b> 10:45-11:45  <b>Needlework Group</b> 1:00-4:00	<b>25</b>	<b>26</b>	<b>27</b> <b>Exercise Class</b> 9:30-10:30  <b>Coffee Hour</b> 10:45-11:45	<b>28</b> <b>Friday Night Café</b> at the Village Church 7:00-9:00 pm  <i>Performance by                      Louise Mosrie</i>





## Seniors Aware of Fire Education



As our homes are buttoned up against February's cold, one big concern can be the build up of Carbon Monoxide inside. Carbon Monoxide (CO) is a gas that you cannot see, taste, or smell. It is called "the silent killer". CO poisoning can result from faulty furnaces or other heating appliances, portable generators, water heaters, clothes dryers, or cars left running in garages. Headache, nausea, and drowsiness are symptoms of carbon monoxide poisoning.

Here are some things you can do to avoid CO poisoning:

- Install and maintain CO detectors that are labeled by a recognized testing laboratory.
- Follow the manufacturer's instructions for placement and mounting height.
- Know the difference between the sound of smoke alarms and the sound of CO alarms.
- When a CO alarm is strident, get to a fresh air location and call 9-1-1.

Have a S.A.F.E. February!

~ Worth Noyes, SAFE Educator  
Williamsburg & Cummington Fire Departments

*The Senior SAFE program is sponsored by many of your fire departments and the Massachusetts Department of Fire Services.*

## Regional News

**Would you like to receive your newsletter by email instead of snail mail?**

If so, please email Kristen at **regionalcoanews@gmail.com** to be put on the email list. Include your address so I will know which mailing list to take you off of. Thanks!

*If the groundhog sees MY shadow, that means I've got six weeks of groundhog stew.*



### All the numbers...

We used to have our area code and a plain ol' 1-800 toll-free number. But numbers have proliferated! Here is the current listing of valid numbers and what they do. If a phone call comes in and (uh oh) you answer it, and are asked to make a toll-free call to a number not on the approved number list (uh oh) to win your cruise tickets, don't do it!!

From the Federal Communication Commission, and they should know, here are the current valid toll-free numbers, meaning the caller does not pay: 800, 888, 877, 866, 855, 844, and 833. Note - a cell phone caller may have a charge, depending on their calling plan.

911 – no change – this still connects you to emergency personnel.

411 gives you directory services but there likely will be charges. Instead, dial 1-800-FREE-411, which is 1-800-373-3411. There is a short ad and the service may or may not work.

900 – this prefix is a "pay-per-call" number that a business may use. This means of course that you will pay, if you dial, and may pay more than normal long-distance rates.

In the future – the prefix 988 may become a short-cut code for people considering suicide. It would be the short version of the existing 1-800-273-TALK, or 1-800-273-8255.

Prefixes ending in 11 (211, 311, 411, 511, 611, 711, 811 and 911) are not used for our phones because they are service codes. For instance, MA has a 211 organization that helps with referrals for social services, such as food banks and heating assistance. More on those:

[www.networkworld.com/article/3134324/beyond-911-other-n-1-1-codes-you-should-know.html](http://www.networkworld.com/article/3134324/beyond-911-other-n-1-1-codes-you-should-know.html)

Ringling off,  
Jean O'Neil, TRIAD committee member  
413-268-2228, jeanoneilmass@gmail.com

## Good news!

The **MassHealth Senior Buy-In** program's income and asset eligibility limits have changed allowing applicants to have up to \$1738/ month in income (if you are single) and up to \$2346/ month (if married).

Asset limits have increased too. Now you are eligible if your countable assets are \$15,720 or less (single) or \$23,600 or less (married).

If you are eligible.....*MassHealth will pay your Medicare B premium* which has gone up to \$144/ month this year.

With these increases in what is allowed for income and assets, the Governor's office expects another 40,000 Massachusetts residents will become eligible for the Buy-in programs.

More good news: they made the application shorter and simpler. It gets better— now the application no longer requires verifications for income and assets. MassHealth will do the checking. You don't have to send in copies of bank statements, or pension and social security benefits.

If you think you qualify, or know someone who might, you can get an application by contacting your SHINE volunteer, or your COA.

*Article submitted by Deb Hollingworth,*

## What's in your wallet?

### Measuring economic stress on older Americans

One of the biggest challenges people face as they consider retirement isn't just how long they will live but how financially secure they will be. There are good reasons to be concerned. Because of rising rents, the costs of health care and other costs of living, many older adults enter their retirement years facing the difficulty of making a balanced household budget, especially people who live alone. A large portion of every state's independent older adults lack incomes that would allow them to escape the threat of poverty, to remain independent and to age in their own homes.

A recent report prepared by the Gerontology Institute at UMASS "Insecurity in the States 2019" includes the following facts:

- National averages suggest 50 percent of older adults living alone and 23 percent of elder couples have annual incomes below the Elder Index.
- Nationwide, 32 percent of single elders and 18 percent of elder couples fall into the gap between the Federal Poverty Level and the income required for realistic economic security.
- At least 40 percent of adults age 65 or older in every state are at risk of being unable to afford basic needs and age in their own homes.

More than half of older adults living below the Elder Index rely on Social Security for at least 90 percent of their incomes.

Because of the gender differences in earned income, women fare poorly:

- Women usually live longer than men but tend to save less for retirement.
- Women make 82 cents to every dollar a man earns.
- Women are more likely to work part-time jobs without access to workplace savings plans.
- Women are still the primary caregivers, often leaving jobs to care for family members.
- Older women rely on Social Security; for many it is their only source of income.  
(source: WISER)

The Elder Index was developed by the Gerontology Institute at the University of Mass. Boston with Wider Opportunities for Women (WOW), and is currently maintained through a partnership between the Gerontology Institute and NCOA. The Elder Index is a measure of the income that older adults need to meet their basic needs and age in place. It's a free online tool that allows users to calculate the realistic cost of living for older adults in every county and state in the U.S. The report matches that information with income data to calculate the percentage of older adults whose incomes fall short of their costs and ranks the states on that basis. Another report focused on Massachusetts provides detailed elder economic insecurity data on the county level. The elder index calculated a realistic national average annual cost of living of \$25,416 for renting elder singles and \$36,204 for older couples who rent. The 2019 federal poverty guidelines for the 48 contiguous states are \$12,490 per year for singles and \$16,910 annually for couples.

*Massachusetts comes up as the state where the level of economic insecurity is the highest.* "The elder index provides an important reality check – a realistic measure of the actual cost of a no-frills lifestyle for elders living independently."

Why are these facts important to everyone? As we face threats to the benefits available to older people, such as the recent reductions for those relying on Food Stamps and suggested cuts to Medicare, it's crucial to actively engage with local, state and congressional officials to advocate for keeping supports in place for everyone. It's especially urgent that women become more proactive in protecting their financial resources and also advocate for increasing the incomes of women across all age groups.

To learn more you can visit:

[www.elderindex.org](http://www.elderindex.org).



# On the Go!



The Northampton Senior Center has arranged the following outings, and you are welcome to join!

\*Please make your reservations early as these trips fill up fast!\* **Call Francine Frenier at the Northampton Senior Center: 413-587-1228.**

**Feb 24: Day trip to the MGM Casino in Springfield.** Cost per person \$25, includes transportation to the casino, \$20 slot play, and \$20 lunch voucher. Payment due NOW. Limited seats.

**May 1-10: Memphis/Nashville 10-day bus trip.** See the Grand Ole Opry, Country Music Hall of Fame, Memphis Rock N' Soul Museum, Graceland and other sites. Cost per person in a double room is \$1095. Receive a \$25 discount if paid in full by February 3, 2020. There are a few remaining seats.

**June 16: Hildene-Lincoln Family Mansion Tour & Gardens, Manchester, VT.** Lunch included at Wilburton Inn overlooking the Green Mountains. Cost is \$117. Receive a \$10 discount if paid in full by May 4, 2020.

**Sept. 7-13: Nova Scotia, Prince Edward Island & New Brunswick.** Passport required. Cost is \$960 per person dbl. occupancy. Receive a \$25 discount if paid in full by June 8, 2020. A few seats are available. This 7 Day trip includes:

- 6 nights lodging in Canada --12 meals including: 6 breakfasts and 6 dinners
- Guided Tour of Halifax, Peggy's Cove, & Lunenburg
- Admission to King's Landing Historical Settlement
- Guided Tour of Prince Edward Island, includes Anne of Green Gables' home.
- Admission to the Natural Wonder: "Hopewell Rocks"
- Visit to the Waterside Town of Saint John



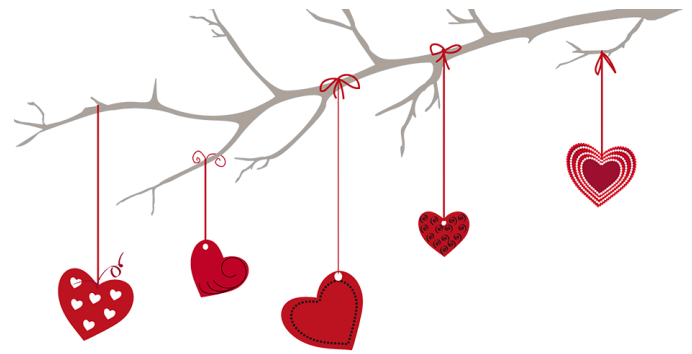
MAYBE NEXT TIME YOU'LL TRY A LITTLE SUNSCREEN...



## Drawing Classes



Alexandra (Boo) Cherau, a well known artist from Chesterfield, is teaching an ongoing class on Thursdays from 10-12 at the Chesterfield Community Center on 400 Main Road in Chesterfield. This is a class for everyone who has any interest in learning how to draw, even if you've never given it a shot before. There is still time to sign up. There is no fee involved, but as usual, donations are welcome. The materials you will need include sketch pads, drawing pencils, and an artist quality eraser. Call Chesterfield COA (296-4007) for details.



## [i carry your heart with me (i carry it in]

By E.E. Cummings

i carry your heart with me (i carry it in  
my heart) i am never without it (anywhere  
i go you go, my dear; and whatever is done  
by only me is your doing, my darling)

i fear  
no fate (for you are my fate, my sweet) i want  
no world (for beautiful you are my world, my true)  
and it's you are whatever a moon has always meant  
and whatever a sun will always sing is you

here is the deepest secret nobody knows  
(here is the root of the root and the bud of the bud  
and the sky of the sky of a tree called life; which grows  
higher than soul can hope or mind can hide)  
and this is the wonder that's keeping the stars apart

i carry your heart (i carry it in my heart)

**Cummington Council on Aging**  
**P.O. Box 95**  
**Cummington, MA 01026**

PRSR STD  
US POSTAGE  
PAID  
PERMIT 183  
Greenfield MA

**Cummington  
Council on Aging**

Chrisoula Roumeliotis,  
Coordinator  
634-2262

Elliot Ring, Chairman  
634-5666

Worth Noyes, 634-8003

Gail Roberge, 634-0244

Kathy Knox, 634-8041

JoDee Simard, 634-5051

Ann Eisenhower, 634-2243

Anne Parsons, 634-5707

---

Kristen Estelle,  
Newsletter Designer  
regionalcoanews@gmail.com

This Newsletter is sponsored in part by a grant from The Executive Office of Elder Affairs.

## Out and About in February

**Weds. Feb 12th, 12:15pm**  
**The Duane Carlson Show!**  
*Williamsburg Senior Center*  
*141 Main St. Haydenville*

Come and hear Duane Carlson sing! He puts on a great show that will transport you to a simpler time, when music was meaningful. He was here a couple of years ago and very popular! Join us!

**Fri. February 14th, 9am & 10am**  
**Spa Day at Smith Vocational**  
*80 Locust St. Northampton*

Smith Vocational collaborates with the Chesterfield COA by offering a "spa day" once a month to seniors in the surrounding area. Cosmetology students are offering: Haircuts \$6.00; Manicures \$5.00; Facials \$9.00. Please call 413-587-1414 x3531 to make an appointment. Each appointment takes about an hour and are scheduled for 9am and 10am in Room 124 of Building A at the school.

**Coming in April...**  
**Spring/Summer clothing Exchange** at the Goshen Congregational Church. More information to follow.

